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Unemployment Insurance Commission

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General publication

INFORMATION FOR EMPLOYERS

REGARDING

THE UNEMPLOYMENT INSURANCE ACT 1940

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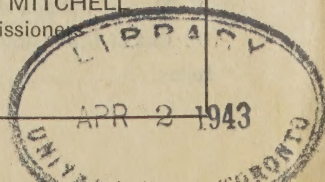
SUMMARY OF REGULATIONS

Issued by

UNEMPLOYMENT INSURANCE COMMISSION
OTTAWA, CANADA
FEBRUARY, 1943

HON. HUMPHREY MITCHELL
Minister of Labour

LOUIS J. TROTTIER
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Commissioner



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Herewith is a copy of the revised edition of "Information for Employers". It is suggested that any copies you may have of the 1940 edition be destroyed, as they are now out of date.

Unemployment Insurance Commission,
Ottawa, Ont.



1. SUMMARY OF THE ACT

A. Administration

Under the provisions of the Unemployment Insurance Act, 1940, a Commission was set up to administer unemployment insurance and to organize and maintain a national employment service throughout Canada. There are at present some 200 offices located in the main cities and towns from coast to coast.

B. Insured Classes and Exceptions

The Act provides for the compulsory insurance of all persons employed under a contract of service, with certain exceptions, as outlined under part 15 of this booklet. Where there is any doubt as to insurability of an employee, the employer or employee concerned should write to the nearest Local Office of the Commission, setting forth the circumstances of the employment so as to obtain an official ruling on his insurability.

C. Contributions

An Unemployment Insurance Fund, with the Bank of Canada as fiscal agent, has been created from contributions by employers and employees. The Government adds a contribution of one-fifth of the combined contributions made by employers and employees to the Fund, and also defrays the cost of administration of both Unemployment Insurance and the Employment Service.

Contributions are made by affixing Unemployment Insurance Stamps, being combined employer and employee contributions, to an Insurance Book which is issued annually for each employee in insurable employment. As an alternative method a stamp metering device may be used, if permission is granted through the Post Office Department. Large employers, employing five hundred or more insurable employees may apply for permission to operate under the Bulk Payment method. Information regarding these alternative methods may be obtained from the Head Office of the Commission.

D. Benefit

The receipt of insurance benefit by an insured person is subject to four statutory conditions, namely:—

- (i) that contributions have been paid in respect of him while employed in insurable employment for not less than one hundred and eighty days during the two years immediately preceding the date on which a claim for benefit is made;
- (ii) that he has made application for insurance benefit in the prescribed manner, and proves that he was unemployed on each day on which he claims to have been unemployed;
- (iii) that he is capable of and available for work but unable to obtain suitable employment; and
- (iv) that he proves either that he duly attended, or that he had good cause for not attending, any course of instruction or training approved by the Commission which he may have been directed to attend by the Commission for the purpose of becoming or keeping fit for entry into or return to employment.

Generally, an insured person is disqualified for benefit if he has lost his employment by reason of a stoppage of work due to a labour dispute which he was financing, or in which he was participating or directly interested. The disqualification lasts for the period of the stoppage of work.

An insured person may also be disqualified from receiving benefit:—

- (a) While he is under 16 years of age; or
- (b) While he is an inmate of any prison or public institution or while he is a resident outside of Canada; or
- (c) If more than half the number of the contributions made in respect of him during the one year immediately preceding a claim for benefit were at the lowest rate of contribution specified in the schedule appearing in this booklet.

He may also be disqualified for a period **not exceeding six weeks**:—

- (a) If he has refused to accept or neglected to avail himself of an opportunity of suitable employment without good cause;
- (b) If he has been discharged for misconduct; or
- (c) If he has voluntarily left his employment without just cause.

The table of graded benefit appears under Part 8 of this booklet. Daily rates of benefit are one-sixth of the weekly rates. Benefits are not payable to persons under 16, but benefit rights accumulate, and benefit may be paid when over that age.

Waiting Days

No benefit is paid for the first nine days of unemployment in a Benefit Year, nor for certain other days when unemployment is not continuous.

Rate of Benefit

The rates of benefit for single persons are 34 times the employee's average contribution made within the previous two years, and for persons with a dependent within the meaning of the Act, 40 times the average contribution.

Duration of Benefit

An unemployed person may draw one benefit payment for every five contributions made in the previous five years, less one payment for every three benefit payments received in the previous three years.

E. Benefit and Claim Procedure

Attention of employers is drawn to the urgent necessity of completing as quickly as possible the forms that are sent to them verifying the reasons given by claimants who have been in their employ for separation from employment. Delay in completion of such forms hinders the consideration of claims and may be detrimental to the claimants' rights.

Insurance officers with power to adjudicate claims have been appointed at nine points in Canada, viz., Vancouver, Edmonton, Saskatoon, Winnipeg, North Bay, London, Toronto, Montreal and Moncton. Claims are received by all Local Offices, and it is the duty of the officials there to prepare the applicant's claim for benefit and to verify the circumstances surrounding the claim.

Appeals

The Commission has established Courts of Referees to deal with cases referred by Insurance Officers and appeals from their decisions. The Government has appointed the Honourable Mr. Justice Lucien Cannon as the Umpire to deal with appeals from decisions of the Courts of Referees. The Umpire's decision is final.

F. Employment Service for Canada

A free Employment Service has been established in the 200 local offices throughout Canada, through which applicants for employment are referred to employers.

It is the aim of the Employment Service to secure for employers the best available men to fill their needs, and to help individuals obtain employment best suited to their ability and training.

The Employment Service operates in uninsured as well as in insured occupations, and no distinction whatsoever is made in placing applicants who come under the Unemployment Insurance Act and those who have never been insured.

2. EMPLOYERS ARE REQUIRED TO REGISTER

Every employer of an insured person is required by law to register with the Commission. A list of Local Offices will be found under Part 18 of this booklet.

If an employer is in doubt as to the insurability of his employees, it is his responsibility to request a ruling from a local office of the Commission as to their insurability; otherwise, he may find himself responsible for considerable arrears of contributions for employees who are properly insurable.

When applying for registration and a licence the following information is required:—

1. Date;
2. Firm or Employer's Name, Address, Nature of Business;
3. Total Number of Insurable Persons Employed at the Date of Registration;
4. Signature and Position Held by Person or Official applying for Licence.

Employers operating more than one place of business are required to give separately the number of employees working in each locality and to advise the point from which each group is paid.

At the time of registration, employers are given a licence on which appears the employer's registration number. This licence permits purchases of Unemployment Insurance Stamps to be made, and must be produced on demand at any Post Office at the time purchases are made.

3. INSURANCE BOOKS

Unemployment Insurance contributions are recorded in an Insurance Book. It is the duty of the employer to see that he is in possession of a Book for every insurable employee on his payroll, and that each employee in his service is able to produce a registration card, either on Form UIC 411 or Form UIC 413.

Spaces are provided in the Books for contributions from the beginning of April in one year to the end of March in the following year. All Books issued must be renewed at the end of March in each year.

4. ISSUANCE OF INSURANCE BOOKS

A. Book Issuance and Renewal

Insurance Books are issued annually and must be replaced by new Books in most instances at the end of each fiscal year on March 31.

The procedure varies slightly with different classes of employers and for the purposes of book renewal employers are classified as follows:—

- Class "A"—Employers with less than 10 insured employees;
- Class "B"—Employers with 10 or more insured employees;
- Class "C"—Employers contributing by the bulk payment system.

Insurance Books issued are not pre-numbered as to insurance number but have a book serial number shown on each page for identification purposes only.

They are issued by the local office of the Commission upon receipt of a Registration Card or Application for Insurance Book, Form UIC 409. It is immaterial whether the employee makes personal application at the local office or whether this is done through the employer. Upon receipt of a completed Form 409, the local office will issue an Insurance Book for the employee, completing it as to name and insurance number only. The address and signature of the employee, as well as the other questions asked, must be completed prior to the employee's separation from current employment, or before the end of the current fiscal year if no separation has occurred.

B. Manpower Inventory

Due to the state of war existing, the Unemployment Insurance Commission has been ordered, under the War Measures Act, to require all employers of insurable persons **to register every person in their employ including owners and partners insurable and not insurable**. This work is commonly referred to as the Manpower Inventory. Its main feature is completion of a Registration Card for each employer and employee, giving certain information of value about each individual. As this work was completed during the fiscal year 1942-43, it is no longer necessary to complete the Form UIC 409 (revised March 2, 1942) for **every** employee, but to keep these records current, it will still be necessary to complete a Form 409 (revised April 1, 1943) for all persons entering employment who have not already registered, as evidenced by their possession of a small Registration Card UIC 411 (green) or UIC 413 (purple), or who cannot produce some record of their Insurance Number.

It will also be necessary to fill out a revised Form 409 for every employee entering insurable employment for the first time even though he may already be in possession of a purple Form UIC 413.

If the old Form 409 (revised March 2, 1942) is used in the absence of the new form (revised April 1, 1943) do not fail to show the date of completion on the back of the form.

When completed, the form is forwarded to the local office of the Commission nearest the worker's employment together with the employee's small registration card UIC 413 where available. Upon receipt of these cards, the employer is sent a new Registration Card for each new employee registered, Form UIC 411 (green) if the employee is insured under the Act, and Form UIC 413 (purple) if he is not insured.

C. Instruction to Employers for the Completion of Form 409

In completing the Registration Cards UIC Form 409, employers are asked to ensure that the information is written legibly and in accordance with the following instructions.

Certain questions on the form are self-explanatory such as "Surname", "Given Names", etc. The following notes will, however, be of assistance:—

QUESTION No. 6—"Physical Defects"

Enter exactly the nature of any permanent disability such as the loss of a limb or eye, specify the exact disability, for example, "right leg". Further, any chronic disabling illness such as diabetes, weak heart, advanced rheumatism, etc., should be shown.

QUESTION No. 7—"Place of Birth"

Show the province if in Canada, or the country if outside Canada. Do not enter "unknown" as an answer.

QUESTION No. 13—"Insured or Not Insured"

If the employee, not having been registered previously, or having been registered previously as not insured, is being employed in insurable employment

for the first time, place an "X" opposite "Insured for First Time". If the employee, not having been previously registered is entering non-insurable employment, place an "X" opposite "Not Insured".

QUESTION No. 14—"Employee's Insurance Book Number"

This question will be left blank unless the employee is in possession of a Registration Card UIC 413 in which case the number shown thereon will be transcribed.

QUESTION No. 16—"Married, Single, Widowed, or Separated"

Every employee would fall into one of these categories and only one square should be used for the answer. Those "separated" should be so designated only if the separation is of a permanent nature and should not include anyone separated from his family temporarily.

QUESTION No. 26—"Nature of Employer's Business—(at the above establishment)"

State the product manufactured, extracted or handled; the branch of construction, transport or trade engaged in; the kind of service rendered, etc. (Be as specific as possible.) In cases where an insured person is employed by a concern engaged in different kinds of activity in the same establishment, the industry or activity in which the person is employed should be stated.

QUESTIONS Nos. 19 TO 22—

These questions must be completed for all employees who have been discharged from the Armed Forces since July 1st, 1941. It is essential that this information be given in such cases, as under Order in Council, P.C. 7633, additional Unemployment Insurance Benefit accrues to the employee for such service in the Armed Forces.

D. Post Discharge Re-Establishment Order (P.C. 7633)

The Post Discharge Re-Establishment Order which came into effect on October 1, 1941, provides that persons who have served in His Majesty's Armed Forces and have been discharged after July 1, 1941, (the date on which the Unemployment Insurance Act came into effect) shall receive the same protection under the Act as if they had been employed in insurable employment, provided that after discharge they complete fifteen weeks in insurable employment within any period of twelve months. If and when a discharged person completes the required fifteen weeks in insurable employment as mentioned above, the Department of Pensions and National Health will pay contributions to the Unemployment Insurance Commission on behalf of the discharged person, to cover his or her period of armed service subsequent to July 1, 1941.

PERSONS TO WHOM THE ORDER APPLIES—

The Order applies to persons discharged or retired from active service in the Naval, Military or Air Forces of Canada (including the Canadian Women's Army Corps, the Women's Division of the R.C.A.F. and the Women's Royal Canadian Naval Service), subsequent to July 1, 1941; and to persons discharged after July 1, 1941, from forces of His Majesty other than His Majesty's Canadian Forces, provided such persons were domiciled in Canada at the time of enlistment.

COMPLETION OF ARMED SERVICE QUESTIONNAIRE IN INSURANCE BOOK—

Before the Unemployment Insurance Commission can credit an ex-member of the Armed Forces with contributions in respect of his or her armed service, certain information is required *re* date of enlistment, date of discharge, etc.

On the inside of the cover of the insurance book for 1943-44 and subsequent years, space is provided for the employees concerned to supply the necessary information concerning their period of Armed Service.

Employers of persons who have been discharged from the Armed Forces subsequent to July 1, 1941, are asked to make certain that all such employees complete this section of their insurance book before the book is returned to the Commission for renewal subsequent to April 1, 1943. **This questionnaire should be completed regardless of whether or not the ex-member of the forces has completed the required 15 weeks of insurable employment subsequent to discharge.**

5. CUSTODY OF BOOKS

The Insurance Book remains in the custody of the Employer until the employee's services are temporarily or permanently terminated, when it must be handed to the employee; or until the Book is replaced by one for the next fiscal year. If the employment is terminated by death, or if the employee has no immediate prospect of resuming insurable employment for any employer, or if the circumstances are such that it is not practicable to deliver the Insurance Book to him, the book must be delivered to the nearest Local Office of the Commission. Penalties are provided for non-compliance with the above procedure. The Employer should obtain a receipt for any book which leaves his possession.

The Insurance Books are the property of the Commission and penalties are provided for any deliberate destruction or defacement.

If a Book is destroyed, lost or defaced, the Local Office should be notified immediately in order that a new book may be issued.

6. EXAMINATION OF INSURANCE BOOK BY EMPLOYEE

Every employee has the right to inspect his book while it is in his employer's custody. He may not inspect his book more often than twice a month and only at such times either within, or immediately before or after, his working hours, as may be fixed by the employer.

7. NEW EMPLOYEES COMMENCING WORK

Every employer taking on new staff in insurable employment is required to ask his new employee for his current insurance book. If this is produced, it is only necessary to take possession of this book and commence recording contributions with respect to the employee's employment.

If the employee has no current insurance book but is in possession of an insurance book issued in a previous year, the employer should fill out a Form UIC 409 on his behalf and forward it with the old insurance book to the Commission's nearest Local Office.

New employees may come into insured employment with only a purple registration card (UIC 413), which denotes that they have registered under the manpower inventory, but have been previously employed in non-insurable employment. In such cases a new Form UIC 409 will be completed for the employees and Question No. 13 should be answered by a check against "insured for the first time." The Form UIC 413 received from the employer will then be attached to the Form UIC 409 and forwarded to the Commission's nearest Local Office. He will then receive a current insurance book for his employee, and a green Form UIC 411 which card should be turned over to the employee concerned with the request that he sign it.

Most employers have both insured and non-insured employees on their payrolls. For new entrants into the employment field who are working in non-insured occupations, for example, as agricultural labourers, a Form UIC 409 should be completed and forwarded to the Commission's Local Office, marked under Question 13 as "not insured." A purple registration card, Form UIC 413, will be returned by the Commission's Local Office on receipt of this form,

and a notation should be made on the payroll as to the number shown on this card. The card should then be turned over to the employee concerned with the request that he sign it.

When new employees enter new employment, in possession of a registration card UIC 411 or 413, which has been surcharged "*Excepted* under Regulation 4 until" or "*Exempted* under Section 16 until", the card should be forwarded to the Commission's Local Office with a letter stating the type of work such an employee will be doing in his new position. On receipt of this letter, the Commission's Local Office will advise what further steps to take.

8. TO MAKE CONTRIBUTIONS

A. Methods of Making Contributions

It is the employer's duty to make his own and his employee's contributions—the employee's share being deductible from his wages, except in the case of employees earning less than 90c. per day or who are under 16 years of age. In these two cases the employer must pay the full contribution and may not make any deduction from the employee. Contributions may be made:—

- (a) By the purchase of Unemployment Insurance Stamps and the affixing of them to the employee's Insurance Book;
- (b) By the purchase of meter credits and the use of a metering device somewhat similar to a postage meter;
- (c) By Bulk Payment method for employers with 500 or more insurable employees who have been granted a permit to make contributions under this method.

It is believed that the majority of employers will use the stamp method, which is described in detail herein. Those interested in the other methods will be given full particulars on request.

Contributions are graded by wage classes in accordance with the following table:—

TABLE OF WEEKLY CONTRIBUTIONS AND BENEFIT

CLASS	EARNINGS IN A WEEK	WEEKLY RATE OF CONTRIBUTIONS			WEEKLY BENEFIT (If in same Class for 2 years)	
		Employee	Employer	Value of Stamp	Single Person	Person with One or More Dependents
0	Less than 90 cts. daily (or under 16 years of age).....	cts. * 9	cts. * 18	cts. * 27	\$ cts. *	\$ cts. *
1	\$5.40 to \$7.49.....	12	21	33	4 08	4 80
2	\$7.50 to \$9.59.....	15	25	40	5 10	6 00
3	\$9.60 to \$11.99.....	18	25	43	6 12	7 20
4	\$12.00 to \$14.99.....	21	25	46	7 14	8 40
5	\$15.00 to \$19.99.....	24	27	51	8 16	9 60
6	\$20.00 to \$25.99.....	30	27	57	10 20	12 00
7	\$26.00 to \$38.49 (or \$2,000 per annum)...	36	27	63	12 24	14 40

*The 27 cents contribution by the employer includes 9 cents which he must pay on behalf of the employee. No benefit is paid to persons whose contributions are only in this class. See Part 1 (D) page 3 of this booklet.

B. Contributions for a Working Week

If wages payable are for a full working week, contributions are payable for a full week of 6 days. For example, if the regular working week at a plant is 5 days, all insurable employees who work the 5 days will have full weekly stamps covering 6 days affixed to their insurance books.

C. Contributions for Less than a Working Week

Where an employee works less than the working week, contributions are payable on the basis of 1/6th of the weekly rate for each day worked. The weekly rate of earnings can be determined by multiplying the daily average earnings for the period by six. For example, an employee may work three days, earning \$3.00, \$5.00, and \$4.00. His daily average earnings for the three days is \$12.00 divided by three which is \$4.00. Therefore, his weekly rate of earnings is six times \$4.00 which is \$24.00, and his contribution class is Class 6. The deduction from the employee's wages is 3/6ths of 30 cents, which is 15 cents. In this case 3/6ths of a 57 cent stamp would be affixed to the employee's insurance book to cover the three days worked.

D. Contributions for Semi-monthly or Monthly Pay Periods

Where wages are paid on a semi-monthly or monthly basis contributions may be paid in either of the following ways:

- (a) for the calendar weeks which fall completely within the pay period, plus any unpaid part of the previous pay period; or
- (b) for the actual number of days in the pay period. Employers who use this method may obtain semi-monthly or monthly contribution tables from any office of the Commission.

NOTE: Although contributions are paid only for the full calendar weeks as in (a) above, employers may deduct from wages the employees' contributions payable for the days in the pay period.

E. Semi-monthly Stamps

For the convenience of employers who operate on a semi-monthly or monthly pay period, the Commission has put into circulation through the Post Offices four denominations of semi-monthly stamps (Classes 4, 5, 6 and 7). These semi-monthly stamps may be used where there is no broken time during the semi-monthly pay period. The stamp must be placed in the insurance book in such a way that it covers the space for the last day of the pay period for which the contribution is made. Only the larger post offices will carry these stamps in stock and employers in smaller centres who wish to use them should ask the local post office to keep them on hand.

F. Semi-monthly or Monthly Tables if required, may be obtained from any office of the Commission.

9. TO PURCHASE STAMPS

Unemployment Insurance Stamps in the denominations required may be purchased at Post Offices. Each weekly stamp represents the combined employer-employee contribution for a working week, and if necessary may be divided into six parts, each part representing one day's combined contribution.

Stamps are sold only to employers who have registered with the Commission and who fill out the requisition for stamps (Form UIC 419) and on production to the Postmaster of their licences (Form UIC 403 or 404), except as provided hereunder.

Employers who employ persons in insurable employment for short periods in excess of ten days in thirty consecutive days for work not related to the

employer's ordinary business, are required to make insurance contributions. If such temporary employers are not registered as employers, they may avoid the necessity of registering, provided they furnish the Postmaster with a written statement giving the Insurance Book numbers of persons employed. Postmasters are authorized to sell stamps to such employers on the production of such a written statement even though they may not be licensed.

Stamps not required, and not defaced, that is in "Mint condition," may be redeemed through the Head Office of the Commission, or exchanged through Post Offices for other denominations.

After affixing stamps to Insurance Books the stamps must be cancelled by means of writing the employer's number in ink across the face of each stamp. The use of rubber stamps for this purpose is permitted.

10. TIME LIMIT FOR AFFIXING STAMPS

Stamps in the proper denomination and for the required number of days must be affixed in employees' Insurance Books at the following times:—

1. Where no wages or other pecuniary remuneration is paid, or where the average daily earnings are less than 90 cents, contributions will be made at least once a week.

2. In all other cases, stamps shall be affixed within 72 hours after each date on which wages are payable, except as under (3) below;

3. Immediately upon separation from employment.

11. TO DETERMINE EARNINGS

In determining the earnings of an employed person, the gross value of his remuneration in insurable employment including any remuneration in respect of overtime, will be considered.

Where such items as commissions or a share of the profits constitute the whole or part of the employed person's remuneration, his earnings per week will be a question of fact which should be determined, if possible, by an agreement between the employed person and his employer. Where such an agreement is reached, it may be accepted as the basis for payment of contributions.

Where an employed person is paid by the piece, or on some similar basis, his weekly earnings may be determined by ascertaining the average earnings per week for a month. The Commission will assume that his weekly earnings during the previous month (or if he was not engaged on the same work during the previous month, the weekly earnings of other persons doing similar work during the previous month) are the same as his weekly earnings for the month during which contributions are being paid.

Where an employed person works for less than a week and is not paid on the same basis for each day of employment, his weekly earnings may be calculated by multiplying his average daily earnings for the period by six.

A. Board and Lodging

Such items as meals and shelter provided by the employer must be included in determining the weekly earnings of the employed person. In determining the value of meals and shelter the following scale shall be applied:—

	Per Week	Per Month
	\$ cts.	\$ cts.
Meals and Shelter.....	6 00	26 00
Meals only.....	4 50	19 50
Shelter only.....	1 50	6 50
Individual meals, or shelter for one night.....		25 cts. each night

Provided that if an employer is already applying a scale accepted by the Department of National Revenue for the determination of the National Defence Tax, this may be substituted for the above scale,—for example:

Meals and Shelter—

Employees in logging, construction camps and other like places of employment.....	.50c to .70c per day
Employees on farm (male and female).....	\$11.00 to \$15.00 per month
Janitors (including lodging for self and family, light, heat, etc., but not board).....	\$15.00 to \$25.00 per month
Domestic servants.....	\$3.00 to \$6.00 per week

In cases where board and lodging is the only remuneration the Commission considers six days a full working week and the provision of board and lodging seven days in the week would be considered as payment for a full week's work—six days. On the valuation of \$6 for board and room this would be \$1 per day and therefore a contribution of 33 cts. would be required, the total being paid by the employer.

Where an individual is paid by tips only, but is provided with board and lodging, contributions will be payable on the value of the board and lodging. An agreement may be made to consider tips as part of earnings. As no pecuniary remuneration is paid, the employer will be responsible for both his own and the employee's share of the contribution.

B. Items Considered Earnings

- (i) Uniforms are considered part of earnings provided this arrangement is pursuant to the contract of service.
- (ii) The value of Laundry Services may be considered part of earnings and where no amount is set the amount allowed for National Defence Tax purposes will be satisfactory.
- (iii) Cost of Living Bonus or Special War Bonus.
- (iv) Holiday Pay, where an employee receives additional salary in lieu of taking holidays to which he is entitled, such additional salary should be credited as part of the earnings for the period in question rather than as a bonus or gratuity.
- (v) Living Allowances such as paid to bankers are subject to Income Tax and National Defence Tax and therefore should be considered part of earnings.

C. Items NOT Considered Earnings

The following items shall not be considered in determining the earnings of an employed person:—

- (i) Compensation under a Workmen's Compensation Act;
- (ii) Bonuses, gifts, superannuation and other gratuities including wages in lieu of notice given by an employer.
- (iii) Tuition fees for approved educational courses;
- (iv) Discounts granted by employers on purchases;
- (v) Amounts granted as supper money to employed persons working over-time, or cafeteria facilities granted without charge as part of working conditions for reasons of convenience or general goodwill or health;
- (vi) Value of medical or other professional service supplied by employer;
- (vii) Expenses incurred by an employed person in connection with an employer's business;
- (viii) Tips or gratuities received from the employer's customers and not accounted for by the employed person to his employer, unless it is agreed by the employer and employee that such tips or gratuities constitute part of remuneration under the contract of service;

- (ix) The employer's share of an employee's thrift plan if the plan is of a voluntary nature;
- (x) Remuneration for leave of absence pending receipt of an Old Age Pension;
- (xi) Disability pensions to veterans;
- (xii) Part or all of the salary of an employee who goes on Active Service in those cases where a company continues gratuitous payments of such salaries.

Employees who have been put on pension by an employer and are called back to service may be given remuneration which is inclusive of wages and pension. Contributions in cases such as this are payable on the wages only.

12. TO DETERMINE DAYS FOR WHICH CONTRIBUTIONS ARE PAYABLE

In determining what contributions are payable in respect of an employed person, difficulties may arise in deciding the following questions:—

- (a) Whether an employed person is "employed" within the meaning of Section 17 (2) of the Act when he is on leave of absence with or without pay, or when he is in receipt of a salary but his services have been dispensed with after notice terminating his employment has been given; and
- (b) In determining how much he is "earning" in a week" so as to establish his contribution class under the Second Schedule to the Act.

Both of these questions are questions which must be decided in any particular case on the special circumstances of that case, but the following will indicate in a general way the Commission's interpretation of the Act with regard thereto:—

- (i) Any person who works the full "working week" as defined by Section 2 (h) of the Act will be considered to have been employed during the whole of that week, and if any holiday is observed in the factory, workshop or other premises in which he works, he will be considered to have worked the whole week whether he receives remuneration in respect of that day or not.
- (ii) He will not be deemed to be employed on any day on which he renders no services and for which he is paid no remuneration except as provided in the preceding paragraph.
- (iii) He will be deemed to have been employed on any day in respect of which remuneration is paid although he has been granted leave of absence in respect of that day either by way of vacation or on account of sickness pursuant to the provisions of his contract of employment. Leave of absence in respect of sickness will not be recognized, however, as employment for any continuous period exceeding one month.

13. CONTRIBUTIONS PAID IN ERROR

If contributions are made in error, refunds may be made under certain conditions on application to the local office.

14. TO DEDUCT CONTRIBUTIONS FROM EARNINGS

Except where the employee is earning at the rate of less than 90c. per day, or is under 16 years of age (Class O) the employee's part of the combined employer-employee contribution is deducted from his wages.

Deductions may be made only from the wages for the period or part of the period for which contribution is payable.

Where any deduction from the wages of an insured person involves a fraction of a cent, from January 1 to June 30, inclusive in any year, the employer **may** increase the deduction to the full cent and from July 1 to December 31, inclusive the employer **shall** decrease the deduction by the fractional cent.

No deduction is made where an insured person holds an **exemption certificate**. The employee holding such a certificate makes no contribution. His employer, however is required to contribute as usual, except that the weekly contribution is a flat rate of 24c. per week.

15. TO DETERMINE WHO IS INSURED

A. CONTRACT OF SERVICE

To be an employed person within the meaning of the Act, an employee must be employed under a contract of service or apprenticeship, this being one of the requirements of the First Schedule to the Act. A contract of service is generally understood to be an agreement expressed or implied whereby one person (the employee) agrees to perform services for another (the employer) under the direction of the employer, not only as to the result to be accomplished but also as to the means by which that result is to be accomplished. Under such a contract, the employee is subject to the direction of the employer, not only as to what shall be done, but as to how it shall be done. It is not necessary that the employer actually direct the manner in which the services are to be performed but he must have the right to do so. The right to control hours of work and to discharge for cause are important factors indicating that a contract is a contract of service.

It should further be noted that in order that a contract of service or apprenticeship fall within the First Schedule to the Act, it must be a contract whereby the employed person is paid by the employer or some other person pursuant to the provisions of the contract. Employment under an arrangement whereby the servant relies solely on Tips and Gratuities for his remuneration is not employment within that Schedule.

B. EMPLOYMENT PARTLY INSURABLE AND PARTLY NOT INSURABLE

Where a person is employed under the same employer partly in insurable employment and partly in some other employment, he may be treated as if he were wholly employed in insurable employment if the employer consents. Such an arrangement is effective only from the date the employer registers his consent at a Local Office of the Commission. The arrangement continues as long as the conditions of employment remain unchanged and the employee is not employed in non-insurable employment for fifteen consecutive weeks.

C. EXCEPTED EMPLOYMENTS

Excepted employments are listed under Part II of the First Schedule to the Act. In certain cases interpretations are given which, in the opinion of the Commission, are reasonable. When in doubt as to whether or not an employment is excepted, a letter should be addressed to the nearest Local Office of the Commission, setting forth the full details of the employment.

(a) Employment in Agriculture, Horticulture and Forestry

GENERAL

Employment in agriculture, horticulture and forestry includes the cultivation of land, raising of crops, dairy farming, fur farming, live-stock raising, bee keeping, operation of nurseries or greenhouses, fruit farming, market gardening, sugar bush operations, forestry conservation, reafforestation and afforestation.

AGRICULTURE

The term "employment in agriculture" includes all services which are performed on a farm by an employee of the tenant thereof or of the owner of such farm (whether or not in possession), directly connected with the cultivation of the soil, the raising and harvesting of crops and the raising, feeding or management of live-stock, bees and poultry, fur-bearing animals and wild life, and also **services performed as an incidental and necessary adjunct** to such activities, which services are therefore necessary in the sense that they are essential for the proper carrying on of such activities, and are incidental in the sense that both the duration and character are such as to constitute in their performance a subordinate and minor part of such activities.

Application

The following, for example, would be considered employment in agriculture and therefore *not* insurable:—

- (1) Manual labour involved in carrying on activities as described above.
- (2) Hedging, ditching and the repair of fences on a farm, or maintenance of ditches and canals used exclusively for supplying and storing water for farming purposes.
- (3) Cleaning, packing, shipping seeds where this is done on a farm.
- (4) Mushroom growing.
- (5) Services performed *on a farm* by carpenters, painters, mechanics, book-keepers, and other workers employed by the owner or tenant of the farm.
- (6) The handling and processing of farm products as an incident to the preparation of such products for market.

The following, for example, would not be considered employment in agriculture and therefore would be *insurable*:—

- (1) Chicken hatching, where carried on as a separate business, not on a farm, *e.g.*, in a warehouse.
- (2) Breeding, raising and exhibiting of dogs or pet stock.
- (3) Persons mainly employed in the processing, packing, grading, storing or delivery to storage, or to market, or to carrier for transportation to market, of dairy produce which would include employment in dairies or in the delivery of dairy produce by dairies.

HORTICULTURE

The term "employment in horticulture" includes services in the cultivation of gardens or orchards and services necessary and incidental to such activities.

Application

The following, for example, would be considered employment in horticulture and therefore *not* insurable:—

- (1) Commercial flower growers.
- (2) Persons employed in the maintenance of golf course grounds.
- (3) Persons employed at the place of operation, *e.g.*,
 - (i) A bookkeeper employed on a flower growing establishment would be not insurable.
 - (ii) A driver employed by a flower growing establishment, delivering flowers to retailers would be not insurable.
 - (iii) Employment in selling seeds or garden products at the growing establishment would be not insurable.
- (4) Employment as a gardener.
- (5) Landscape gardening.

The following, for example, would not be considered employment in horticulture and therefore would be *insurable*:—

- (1) A bookkeeper, driver or others not employed at the growing establishment would be insurable.
- (2) Employment in selling seeds or garden products other than at the growing establishment, *e.g.*, retail store, travelling salesman, etc.

FORESTRY

The term “employment in forestry” includes services in the cultivation of forests, the management of growing timber or the prevention of forest fires.

Application

The following, for example, would be considered employment in forestry and therefore *not* insurable:—

Salvage of timber and clearing land of brush.

The following, for example, would not be considered employment in forestry and therefore would be *insurable*:—

Employment operating a vehicle carrying tree plants, seeds, forestry implements, where in the employment of a commercial firm, not the owner, tenant, or other operator of a forestry operation.

(b) Employment in Fishing—

Service in either the art or the practice of catching fish, whether for purpose of gain or not.

Application

Services performed by the crew of a vessel in sorting and packing the fish and mending the nets are excepted, but the service performed in the packing of fish is excepted only if such packing is directly connected with, or is incidental to, the regular duties of the crew.

(c) Employment in Lumbering and Logging—exclusive of such saw mills, planing mills, shingle mills and wood-processing plants as are in the opinion of the Commission reasonably continuous in their operations.

LUMBERING AND LOGGING

Employment in lumbering and logging includes all wood or forest operations.

Application

The following, for example, would be considered employment in lumbering and logging and therefore *not* insurable:—

- (1) Cooking and clerical staff at lumbering and logging camps.
- (2) Moving logs to the mill unless done by an employee of a concern whose other employees are insurable.

The following, for example, would not be considered employment in lumbering and logging and therefore would be *insurable*:—

Office staff not at the lumbering and logging camps.

SAW MILLS, PLANING MILLS, SHINGLE MILLS, WOOD-PROCESSING PLANTS

Sawmills, planing mills, shingle mills, wood-processing plants which it is known will operate in excess of thirty weeks in the year are considered as being reasonably continuous in operation. Employees in such mills are insurable. In cases when the period of operation cannot be determined, the decision is based on the previous year's experience.

Employment in saw mills, planing mills, etc., when not part of lumbering and logging operations, is insurable regardless of the length of operation.

(d) Employment in Hunting and Trapping**(e) Employment in Transportation by Water or by Air and Stevedoring**

TRANSPORTATION BY WATER

Transportation by water includes all the members of the crew and shall include transportation by sea, lakes, rivers and canals. The expression "members of the crew" includes the master or officer in charge of the vessel, however designated, and every individual subject to his authority serving on board and contributing in any way to the operation and welfare of the vessel, the welfare of the passengers, or the care of the cargo.

Application

The following, for example, would be considered employment in transportation by water and therefore *not* insurable:—

Employment on a ferry.

The following, for example, would not be considered employment in transportation by water and therefore would be *insurable*:—

- (1) Services performed as a ticket selling agent working on land.
- (2) Repair workers who are not members of the crew.

TRANSPORTATION BY AIR

Transportation by air includes all members of the crew of an aircraft.

Application

The following, for example, would not be considered employment in transportation by air and therefore would be *insurable*:—

- (1) All maintenance and ground staff.
- (2) Persons engaged in the selling of tickets.

STEVEDORING

The term "stevedoring" includes the following occupations which are regarded as not insurable:—

Shipliners, coopers, shedmen, coal handlers, gearmen, winchmen, checkers.

Shipwork:—Unloading and loading of vessels from hold to sling and from sling to hold and also to and from open cars when within reach of ship's tackle;

Scow and Barge Work:—From sling to cars direct or to the first place of rest, or to pile in the shed or dock and from pile in shed or dock or from cars to sling direct;

Other miscellaneous occupations which are included in an agreement between employers and employees as stevedoring;

Persons mainly engaged in stevedoring are excepted while so engaged.

(f) Employment in Domestic Service Except Where the Employed Person is Employed in a Club or in Any Trade or Business Carried on for the Purpose of Gain—

Employment in private domestic service such as employment as children's nurses, cooks, housemaids, chambermaids, handymen, butlers, grooms, family chauffeurs is not insurable. Persons employed in a club are insurable. Persons employed in any trade or business carried on for the purpose of gain are insurable; for example, a rooming or boarding house, tourist home, tourist and automobile camp shall be considered a trade or business carried on for the purpose of gain when there are ordinarily more than four paying persons who are not members of the family. Persons employed in a dining room, cafeteria, or lodging house operated by a commercial concern for its employees are insurable.

(g) Employment in a Hospital or in a Charitable Institution where in the opinion of the Commission such hospital or charitable institution is not carried on for the purpose of gain.

Hospital.—A hospital should have available written evidence in the form of its charter or official statement of policy indicating that it is not operated for gain.

Charitable Institution.—An institution wishing to claim exclusion as a charitable institution should have available written evidence in the form of its charter or official statement of policy indicating that it is not operated for gain.

NOTE.—Persons employed by a hospital or charitable institution on a temporary basis for repairs or alterations, whose occupations are otherwise insurable, are insurable.

(h) Employment as a Professional Nurse for the Sick or as a Probationer Undergoing Training for Employment as Such Nurse—

This item is interpreted as applying to a "professional nurse" working at her profession as such. Evidence acceptable as to professional standing includes evidence of having graduated from an accredited school of nursing operating in conjunction with a hospital and thereby obtained standing as a professional nurse, or in lieu of such evidence, a signed statement from an established medical society or professional nurses registry.

Application

Dental nurses, whether they have attended a course at university or whether they have acquired only practical experience in dental offices are not excepted.

Nurses who have attained professional standing as outlined in the first paragraph and who are employed in dentists' or physicians' offices are excepted if the doctor in question states that the nurse in question is employed as a "professional nurse."

A professional nurse employed in a commercial establishment is not insurable.

(i) Employment as a Teacher including teachers of music and dancing, whether engaged in schools, colleges, universities or institutes or in a private capacity.

(j) Employment in the Permanent Active Militia, The Royal Canadian Navy, The Royal Canadian Air Force and the Royal Canadian Mounted Police.

(k) Employment as a Member of Dominion, Provincial, or Municipal Police Forces.

(1) Employment—

- (i) **In the Public Service of Canada under the provisions of the Civil Service Act; or**
- (ii) **In the Public Service of Canada or of a Province or by a Municipal Authority, upon certification satisfactory to the Commission that the employment is, having regard to the normal practice of the employment, permanent in character.**
- (m) **Employment as an Agent Paid by Commission or Fees or a Share of the Profits, or partly in One and Partly in Another of Such Ways,** where the person so employed is mainly dependent for his livelihood on his earnings from some other occupation, or where he is ordinarily employed as such agent by more than one employer, and his employment under no one of such employers is that on which he is mainly dependent for his livelihood.

Application

“Mainly” in the above means more than 50 per cent of total earnings and may be based on the previous three months when the earnings in the immediate pay period are not ascertainable.

The obligation of proving the employment upon which “he is mainly dependent for his livelihood” rests with the employee and it is his duty to produce such proof to the employer who is required by the above section to provide for his insurance.

Agents not under contract of service are not insurable and decision on this point can be arrived at by referring to the explanation of “contract of service.”

Contribution classes should be based on actual earnings or, if there is difficulty in determining actual earnings, they may be fixed by agreement between employer and employee based on previous experience.

- (n) **Employment at a Rate of Remuneration Exceeding in Value Two Thousand Dollars a Year** or in cases where employment involves part-time service only, at a rate of remuneration which, in the opinion of the Commission, is equivalent to a rate of remuneration exceeding two thousand dollars a year for full-time service.

Provided that any person in respect of whom contributions have been paid as an insured person for two hundred and sixty weeks may continue as an insured person notwithstanding anything in this paragraph contained.

See Section 2 of the Contribution Regulations, Part 16 of this Booklet.

By the provisions of Order in Council P.C. 10156 dated January 7th, 1942, persons are considered insurable—

- (i) If their rate of remuneration exceeds in value two thousand dollars a year by reason of the payment of a cost of living bonus, or
- (ii) If, in the case of persons paid on an hourly basis, the basic rate of remuneration does not exceed ninety cents per hour, or
- (iii) If the rate of remuneration exceeds in value two thousand dollars a year by reason of an increase in working hours or overtime caused by changed industrial conditions resulting from the state of war, or
- (iv) If their remuneration exceeds in value two thousand dollars a year by reason of an increase in basic wage rates which has come into effect since June 30th, 1941, or
- (v) If their rate of remuneration exceeds in value two thousand dollars a year for any reason which in the opinion of the Unemployment Insurance Commission is a result of the state of war now existing.

(o) Employment of a Casual Nature Otherwise than for the Purpose of the Employer's Trade or Business.

Employment otherwise than for the purpose of the employer's trade or business is not considered as casual except when said employment is for less than ten days in any period of thirty consecutive days.

Application

The following, for example, would be considered casual employment, otherwise than for the employer's trade or business and therefore *not* insurable.

Employment by a store operator to paint his *home* on an hourly or daily basis, employment lasting less than ten days.

The following would not be considered to be casual employment, otherwise than for the employer's trade or business, and therefore would be *insurable*:—

Employment by a store operator to paint his *store* on an hourly or daily basis, without regard to the duration of the employment.

Employers who employ persons in insurable employment *other* than on a contract basis for a short period of ten days or more in thirty consecutive days for work not related to the employer's ordinary business, are required to make insurance contributions. If such temporary employers are not registered as employers, they may avoid the necessity of registering, provided they furnish the Postmaster with a written statement giving the insurance book numbers of persons employed. Postmasters are authorized to sell stamps to such employers on the production of such a written statement even though they may not be licensed.

(p) Employment of Any Class Which May be Specified in a Special Order Made by the Commission and declared by the Commission to apply for the purposes of this Act, as being of such a nature that it is ordinarily adopted as **subsidiary** employment only and not as the principal means of livelihood.

The Commission has passed the following special orders:—

“Employments hereinafter described are hereby specified pursuant to the provision of item (p) of Part II of the First Schedule to the Unemployment Insurance Act, 1940, and hereby declared to apply for the purposes of the said Act, as being of such a nature that they are ordinarily adopted as subsidiary employments only and not as the principal means of livelihood. Persons in such employment are therefore not insurable.”

- (i) Seasonal employment of persons who are not in possession of an insurance book, in factories for canning or processing food products, when it is known that the employment of the said persons will be for a period not exceeding fifteen weeks in the twelve-month period ending March 31st in any year.
- (ii) Temporary employees engaged in connection with Federal, Provincial, and Municipal elections, such as enumerators, poll clerks, returning officers, and those engaged in compiling Voters' Lists, and census enumerators.
- (iii) Temporary employees engaged in connection with circuses, carnivals, exhibitions, fairs or race meetings, when it is known that employment will not be for a period in excess of fifteen weeks within the twelve-month period ending March 31st in any year, provided that this exception shall not apply to persons who are already in possession of an insurance book.

- (iv) Employment as a janitor or caretaker where the person so employed is paid no pecuniary remuneration or is paid pecuniary remuneration not exceeding a daily average of ninety cents.
- (v) Temporary employment during the period from December 13th to December 31st (both dates inclusive) of students on vacation from a school, college or university at which such students are in regular day-time attendance during the school term, if such students are not in possession of an insurance book.
- (vi) Seasonal employment in apple packing, of any person who is not in possession of an insurance book, if it is known that the employment of the said person will be for a period not exceeding fifteen weeks in the twelve-month period ending March 31st, in each year.
- (vii) Casual employment in connection with snow or sleet clearance or removal for a period not exceeding six consecutive days:
 Provided that such employment shall not be excepted
 - (a) If the employer has in his custody or possession the insurance book of any person so employed; or
 - (b) If any person so employed is in possession of an insurance book covering previous employment.
- (viii) Employment by any telephone company or system of any person who has never been in possession of an insurance book, if the period of employment does not exceed ten days in any month.
- (q) **Employment in the Service of the Husband or Wife of the Insured Person—**
 Where a person employs his or her wife or husband, such wife or husband is in excepted employment.
- (r) **Employment for Which no Wages or Other Money Payment is Made**
 where the person employed is the child of, or is maintained by the employer.
- (s) **Employment in Which Persons Are Employed and Paid for Playing Any Game—**

Application

The following would be considered employment in playing a game and therefore *not* insurable:—

- (1) Baseball player, football player, hockey player, lacrosse player, etc.
- (2) Manager, coach, trainer, club professional and caddie master.

The following would not be considered employment in playing a game and therefore would be *insurable*:—

Employment in bowling alleys and pool and billard parlours.

D. PERSONS EMPLOYED TO AN INCONSIDERABLE EXTENT

Any person ordinarily employed in insurable employment to an inconsiderable extent (see Section 4 of the Contribution Regulations, Part 16 of this booklet) is not insurable, provided he registers at a Local Office of the Commission and obtains a Certificate of Excepted Employment.

E. PERSONS ENGAGED IN SEASONAL OCCUPATIONS

Any person who proves that he is employed in a seasonal occupation which does not extend over more than twenty weeks in any year, and is not ordinarily employed in other insurable employment, is entitled to a certificate exempting him from payments of contributions. The employer of a person holding a Certificate of Exemption is required to contribute at the rate of twenty-four cents a week. ✓

16. SUMMARY OF REGULATIONS REGARDING CONTRIBUTIONS

Regulations are authorized by the Unemployment Insurance Act and those interested are urged to study the Regulations, copies of which may be obtained upon application.

The following is a brief summary of the Regulations regarding contributions:—

Definitions

Section 1—Is merely of an interpretative nature. Special attention is directed to definition of pay period, which means the period of time in respect of which an employed person's wages are payable.

Coverage

Section 2—(1) Persons whose actual earnings may reasonably be expected to exceed \$2,000 a year are not insurable.

- (2) Persons whose actual earnings may reasonably be expected to be \$2,000 or less in a year are insurable. If earnings cannot be estimated with any reasonable degree of certainty, earnings for the previous year or earnings of persons employed in the same employment may be used as a basis.
- (3) Tradesmen employed in the building construction industry are insurable although the rate of remuneration may exceed \$2,000 per year, if the actual earnings cannot be estimated with certainty.
- (4-5-6) With the exception of those earning in excess of \$2,000 and certain of the "Running Trades," all railway employees are insurable.
- (7) Joint proposals may be submitted by employers and employees where there is any doubt regarding the interpretation of Subsections (1) to (6) above.

Section 3—This regulation avoids duplicate payments of contributions in both Canada and the United States and makes provision to cover that portion only of the earnings that have not been assessed in other countries.

Section 4—Persons shall not be insurable, who, upon registering at the nearest Employment and Claims Office, prove that:—

- (1) They are ordinarily employed in insurable employment for less than four hours a day; (in case of employment by more than one employer, a joint arrangement may be made to insure the employee) or
- (2) They are ordinarily employed in insurable employment for not more than two days a week, and are not available for insurable employment for more than two days a week.

Exceptions are valid for such period as the Commission may decide and are not valid unless persons register as above.

Exemption

Section 5—This regulation provides for the issuing of certificates of exemption to persons who can prove that they are employed in seasonal employment for twenty weeks or less per year and that they are not employed in any other occupation which is insurable. Such certificates do not relieve employers of their responsibility to obtain insurance books or their liability to pay contributions. Such contributions are paid by the employer at the rate of 24 cents per week and special stamps have been issued for this purpose.

Time for Payment

Section 6—This regulation deals with the time for payment of contributions and allows 72 hours after each pay day for payment. **On separation from employment contributions must be paid immediately.**

Computations

Sections 7, 8 and 9—Provisions are made for:—

- (a) Calculating the weekly rate of contributions where wages are paid on a semi-monthly or monthly basis;
- (b) Dealing with fractions of a cent when using a meter machine;
- (c) Contribution payments for individual days when using a meter machine; and
- (d) A method for deducting employee contributions involving fractions of a cent.

Abnormal Working Days

Section 10—This regulation provides for:

- (a) Arriving at the number of contribution days where persons work abnormally long hours.
- (b) Arriving at number of contribution days for certain railway employees.

Overlapping Days

Section 11—This regulation provides for method of computing contributions for periods of employment extending over midnight.

Insurance Books

Section 12—Outlines the requirements regarding registration of employers having one or more insurable employees.

Sections 13, 14, and 15—On separation from employment the insurance book must be delivered to the insured person or nearest Local Office, and a receipt obtained by the employer. No claim for benefit will be considered unless the insurance book is produced. Upon death or incapacity of an insured person, his book shall be delivered to the nearest Local Office of the Commission. All insurance books shall be safeguarded against loss, destruction or defacement, and shall be made available by the employer for inspection by officials. The procedure upon loss of an insurance book is outlined.

Section 16—When an employer takes a person into his employment, he shall take possession of his book or obtain one for him if he has not previously had one issued to him, and in cases where a book is unavoidably not available, the method of recording payments of contributions is provided for.

Stamps

Sections 17 and 18—Stamps may be purchased from the Post Office Department. No unauthorized person shall keep, sell or offer for sale any such stamps.

Methods of Payment

Section 19—Provides for bulk payments of contributions by employers of large numbers of employees.

Section 20—Contributions shall be paid in one of the following ways apart from the Bulk Payment Method:—

- (1) By affixing unemployment insurance stamps in employee's insurance book;
- (2) By metering devices obtained through the Post Office.

Metering Devices

Section 21—This regulation provides for the mechanics of payment by means of metering devices by duly authorized employers.

Inspection of Books

Section 22—Gives the employee the right to inspect his insurance book at reasonable times not oftener than twice a month.

Cancellation of Stamps

Section 23—All used stamps shall be cancelled by the employer by stamping or writing across the face his registration number. Intentional defacement of stamps is an offence.

Refunds

Section 24—Provides for refunds of contributions paid in error.

Interim Payments

Section 25—When doubt arises as to the amount of contribution to be paid, interim payments of the maximum amount that may be in dispute shall be made until final decision is reached.

Notices

Section 26—Notices issued by the Commission shall be conspicuously displayed by employers.

Secrecy

Section 27—Information obtained under this Act or any Regulations thereunder shall be available to the Commission and shall be divulged only in connection with the Commission's business.

Mixed Employment

Section 28—Persons employed by the same employer partly in insurable employment and partly in non-insurable employment may be treated, with the consent of the employer, as if they were wholly engaged in insurable employment subject to certain specified conditions.

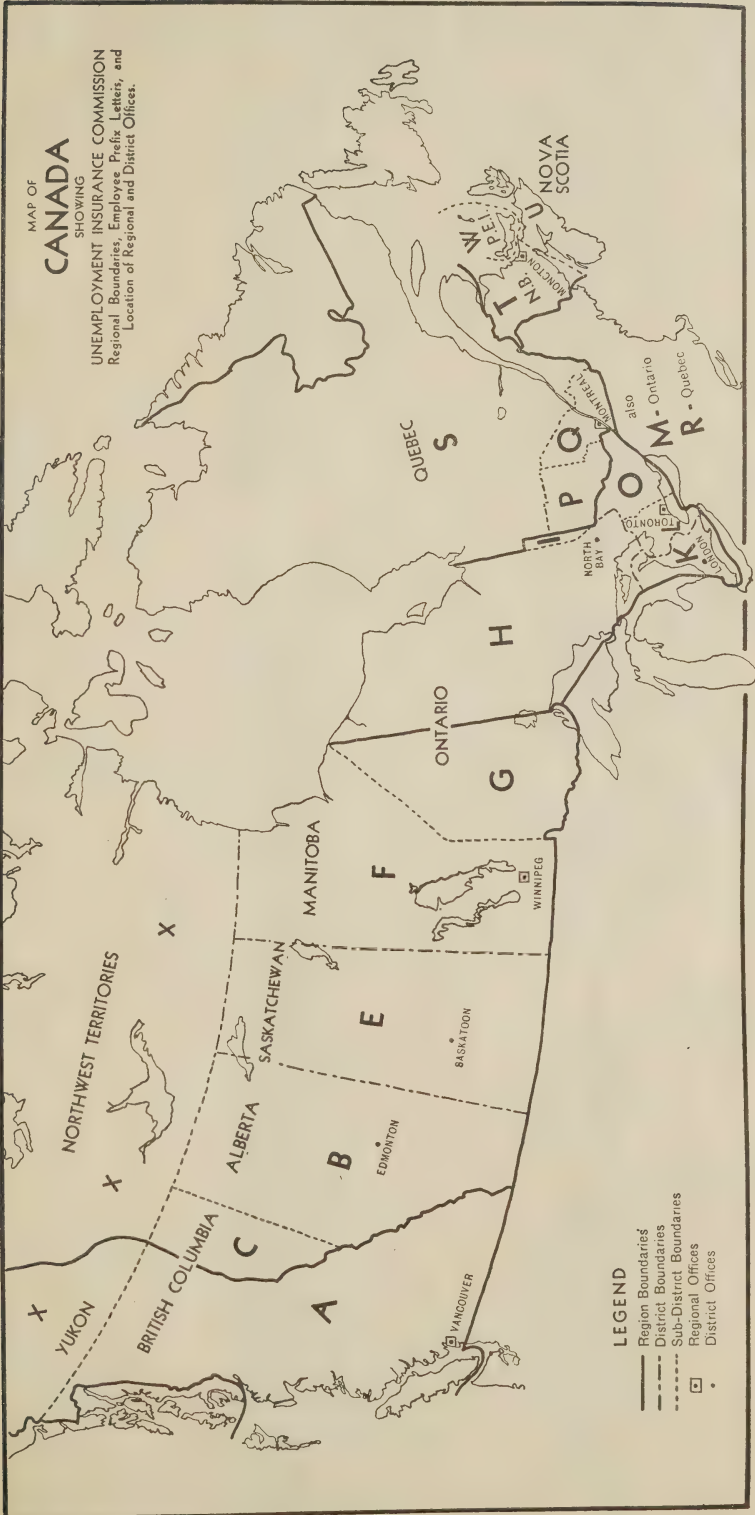
Insurance Agents

Section 29—Employment as a life insurance agent is an excepted employment, but this exception does not include officers or salaried employees except in respect of commissions arising out of sales of insurance.

Miners

SECTION 30—All miners are insured regardless of earnings, unless they receive a fixed salary exceeding \$2,000 a year.

17. MAP OF CANADA



18. OFFICES OF THE UNEMPLOYMENT INSURANCE COMMISSION IN CANADA

Nova Scotia

Amherst
Bridgewater
Dartmouth
Digby
Glace Bay
Halifax
Inverness
Kentville
New Glasgow
New Waterford
Springhill
Sydney
Sydney Mines
Truro
Yarmouth

Prince Edward Island

Charlottetown
Summerside

New Brunswick

Moncton (Regional Office)
Bathurst
Campbellton
Edmundston
Fredericton
Newcastle
Saint John
St. Stephen
Woodstock

Quebec

Montreal (Regional Office)
Acton Vale
Asbestos
Baie St. Paul
Beauharnois
Buckingham
Causapsca
Campbells Bay
Chandler
Chicoutimi
Coaticook
Cowansville
Dolbeau
Drummondville
East Angus
Farnham
Granby
Hull
Joliette
Jonquiere
Lachine
Lachute
La Tuque
Levis
Longueuil
Louiseville
Matane
Magog
Maniwaki
Megantic
Mont Laurier
Montmagny
Montmorency
Montreal, Maisonneuve
N.D. de G.
Outremont
Rosemount
St. Henri

Nicolet
Plessisville
Pointe-aux-Trembles
Port Alfred
Quebec

Quebec—Concluded

Richmond
Rimouski
Riviere du Loup
Roberval
Rouyn
St. Agathe
Ste. Anne de Bellevue
St. Hyacinthe
St. Jean
St. Jerome
St. Joseph d'Alma
Ste. Therese
Shawinigan Falls
Sherbrooke
Sorel
Thetford Mines
Three Rivers
Val d'Or
Valleyfield
Verdun
Victoriaville

Ontario

Toronto (Regional Office)
London (District Office)
North Bay (District Office)
Arnprior
Barrie
Belleville
Bracebridge
Brampton
Brantford
Brockville
Carleton Place
Chatham
Cobourg
Collingwood
Cornwall
Dunnville
Fergus
Fort Erie
Galt
Gananoque
Goderich
Guelph
Hawkesbury
Hamilton
Ingersoll
Lindsay
Kapuskasing
Kingston
Kirkland Lake
Kitchener
Leamington
Listowell
Midland
Napanee
Newmarket
New Toronto
Niagara Falls
Orangeville
Orillia
Oshawa
Ottawa
Owen Sound
Paris
Parry Sound
Pembroke
Perth
Peterborough
Picton
Port Colborne
Port Hope
Prescott
Renfrew
St. Catharines
St. Thomas

Ontario—Concluded

Sarnia
Sault Ste. Marie
Simcoe
Smiths Falls
Stratford
Sturgeon Falls
Sudbury
Timmins
Toronto, East End
Toronto Junction
Toronto, Leaside
Trenton
Walkerton
Wallaceburg
Welland
Weston
Windsor
Woodstock

Northern Ontario

Fort Frances
Fort William
Kenora
Port Arthur

Manitoba

Winnipeg (Regional Office)
Brandon
Dauphin
Flin Flon
Portage La Prairie
St. Boniface
Selkirk
The Pas

Saskatchewan

Saskatoon (District Office)
Estevan
Moose Jaw
North Battleford
Prince Albert
Regina
Swift Current
Weyburn
Yorkton

Alberta

Edmonton (District Office)
Blairmore
Calgary
Drumheller
Lethbridge
Medicine Hat
Red Deer

British Columbia

Vancouver (Regional Office)
Cranbrook
Dawson Creek
Kamloops
Kelowna
Nanaimo
Nelson
New Westminster
North Vancouver
Penticton
Port Alberni
Prince George
Prince Rupert
Trail
Vernon
Victoria

Yukon

Whitehorse

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